

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen KAVANAGH et al

Serial No.: 10/735642

Filed: December 16, 2003

For: TRANSACTION PROCESSING

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

As a means of complying with the duty of disclosure under 37 CFR §1.56, and in accordance with 37 CFR §§1.97 and 1.98, Applicant(s), through the undersigned attorney, submits this Information Disclosure Statement. The patents, publications or other information submitted herewith are listed on the attached Form PTO-1449 and copies are attached.

The documents listed on the attached Form PTO-1449 were cited in the International Search Report. A copy of the ISR is attached.

In accordance with 37 CFR §1.97(b)(1) or (2), this Information Disclosure Statement is being filed either within three months of

the filing date of the above-identified application, or within three months of the date of entry into the national stage of the above-identified application as set forth in 37 CFR §1.491. Accordingly, no fee is required.

Respectfully submitted,

JACOBSON HOLMAN PLLC

Bv:

John C∧ Holman

Registration No. 22,769 400 Seventh Street, N.W. Washington, DC 20004

(202) 638-6666

Atty. Dkt. No.: P69364US0

Date: March 11, 2004

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JACOBSON HOLMAN PLLC

400 SEVENTH STREET, N.W. WASHINGTON, D.C. 20004-2201

LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.:P69364US0						GROUP ART UNIT:							
SERIAL NO.: 10/735642						FILING DATE:				December 16, 2003			
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^{*} EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s)